Express Mail Label No.: EF371227377US

Date of Deposit: February 9, 2001

## COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor of the subject matter (an original, first and joint inventor) which is claimed and for which a utility patent is sought on the invention entitled:

## SYSTEM AND METHOD FOR PROVIDING ADDITIONAL INSURANCE

me spe	cification of wh	11011.			
	was filed on bearing Attorn	, as United S ey Docket No	tates application		
$\boxtimes$	is attached her	eto.			
		ive reviewed and understand t ag the claims, as amended by a			
		ry to disclose information whi nce with Title 37, Code of Fe			this
	§365(b) of any PCT Internation States listed be inventor's cert	foreign priority benefits under foreign application(s) for particular application designating are low and have also identified difficate or PCT International a	ent or inventor's certifict t least one country othe below any foreign appl	cate, or §365 r than the Unication for pa	ited atent or
		n on which priority is claimed			e mai or
	Appln.			Priority	
	Appln. Number	n on which priority is claimed			
	1 1	on which priority is claimed  Country	Filing Date	Priority	Claimed
	1 1	on which priority is claimed  Country	Filing Date	Priority	Claimed
	1 1	on which priority is claimed  Country	Filing Date	Priority	Claimed
	1 1	on which priority is claimed  Country	Filing Date	Priority	Claimed
	1 1	on which priority is claimed  Country	Filing Date	Priority	Claimed

I hereby claim the benefit under Title 35, United States Code, § 119(e) or §120 of any United States application(s), or §365(c) of any PCT International application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

	Application No.	Filing Date (dd/mm/yy)	Status (Patented, Pending, Abandoned)
ŀ	60/181,653	02/10/00	Pending

PCT International Applications designating the United States:

PCT International Application No.	PCT Filing Date	Status

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Attorney or Agent	Registration No.	Attorney or Agent	Registration No.
Kevin Ainsworth	39,586	Christina Karnakis	45,899
Ingrid Beattie	42,306	Robert Klauzinski	42,742
William Belanger	40,509	Kristin E. Konzak	44,848
Naomi Biswas	38,384	Cynthia Kozakiewicz	42,764
Duane Blake	47,279	Barry Marenberg	40,715
Yong Choi	43,324	William Marino	44,219
David F. Crosby	36,400	A. Jason Mirabito	28,161
Brett N. Dorny	35,860	Michel Morency	Limited
Dien it. Doing	,		Recognition
Marianne Downing	42,870	Bradley Olson	40,750
Ivor R. Elrifi	39,529	Carol H. Peters	45,010
Heidi A. Erlacher	45,409	David Poirier	43,007
Christina Gadiano	37,628	Michael Renaud	44,299
Richard Gervase	P-46,725	Brian Rosenbloom	41,276
John A. Harre	37,345	Thomas M. Sullivan	39,392
Brian P. Hopkins	42,669	Janine Susan	46,119
Shane Hunter	41,858	Howard Susser	33,556
David E. Johnson	41,874	Shelby J. Walker	45,192
Kris Kalidindi	41,461	•	

all of MINTZ, LEVIN, COHN, FERRIS, GLOVSKY AND POPEO PC, One Financial Center, Boston, Massachusetts 02111, as Applicant's attorneys with full power of substitution and revocation to take any and all action necessary with regard to the above-identified patent.

Address all telephone calls to agent Carol H. Peters at telephone number 617/348-4914. Address all correspondence to:

## Carol H. Peters Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C. One Financial Center Boston, Massachusetts 02111

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or patent issued thereon.

Inventor's Signature	Date	
Full Name of Inventor: Lawrence M. Sherman		
Citizenship: United States of America		
Residence:		
Post Office Address:		

TRADOCS:1435738.1(%RTM01!.DOC)